

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	:	
	:	<b>Case No.: 19-16547</b>
<b>Steven J Felder</b>	:	<b>Chapter 13</b>
	:	<b>Judge Eric L. Frank</b>
<b>Debtor(s)</b>	:	<b>* * * * *</b>
	:	
<b>Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto</b>	:	<b>Date and Time of Hearing</b>
	:	<b>December 6, 2022 at 09:30 a.m.</b>
<b>Movant,</b>	:	
<b>vs</b>	:	<b>Place of Hearing</b>
	:	<b>U.S. Bankruptcy Court</b>
<b>Steven J Felder</b>	:	<b>900 Market Street, Suite 400, Courtroom #1</b>
<b>Demarie Bey-Felder</b>	:	<b>Philadelphia, PA, 19107</b>
	:	
<b>Kenneth E. West</b>	:	<b>Related Document # 48</b>
<b>Respondents.</b>	:	

**STIPULATION OF MOVANT WELLS FARGO BANK, N.A., D/B/A WELLS FARGO  
AUTO RESOLVING MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY  
(DOCKET NUMBER 48) AS TO 2011 TOYOTA TACOMA BEARING THE VEHICLE  
IDENTIFICATION NUMBER ("VIN") 5TFUX4EN4BX006841 (DOCKET # 48)**

This matter having come before the Court on the Motion for Relief from Stay and Co-Debtor Stay ("Motion") which was filed in this court by Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ("Movant") as Docket Number 48, and the opposition of Steven J Felder ("Debtor") thereto; and it appearing to the Court that the parties have agreed to a course of action which will permit the continuation of the automatic stay conditioned upon certain provisions incorporated herein for the protection of Movant. Parties stipulate to the following and request a Court Order approving same.

1. The Parties agree that the Chapter 13 Plan filed herein on behalf of the Debtor provided that said Co-Debtor was to make regular monthly payments to Movant outside of the Plan in a regular monthly fashion.
2. The Parties agree that in breach of the terms of said Plan, the Co-Debtor failed to make certain of the regular monthly payments to Movant; and, at the time the Motion was filed, was due for the July 2022 through September 2022 payments. After the Motion was filed, payments were made and loan is currently due for the November 24, 2022 payment in the amount of \$396.51.
3. Debtor shall submit ongoing monthly payments directly to the Movant starting with the November 24, 2022 post-petition payment and continue to make timely post-petition payments directly to Movant in a regular monthly fashion and make all further payments in a timely fashion.

4. Payments must be sent directly to Wells Fargo:

Wells Fargo Auto  
PO Box 17900  
Denver, CO 80217-0900

5. The following are events of default under this Stipulation:

a. Debtor's failure to remit any two (2) post-petition monthly payments;

6. In the event of a Default, Movant shall send a Notice specifying the Default, to Debtor and Debtor's counsel ("Notice"), allowing Debtor ten (10) days to cure the Default ("Cure Opportunity"). If the Default is not cured, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
7. Debtor's opportunity to cure the default shall be limited to three occurrences. Upon the fourth default occurrence, without notification to the Debtor and their attorney, Movant shall file a Certification of Default with the Court. The automatic stay shall be terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property upon the Court's entry of an Order granting Movant's Certification of Default.
8. This Stipulation remains in full force and effect in the event Debtor's case is dismissed by the Court and Debtor subsequently reinstates their case by order of the Court and/or the Movant obtains relief from stay and the stay is subsequently reinstated by order of the Court.
9. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

MANLEY DEAS KOCHALSKI LLC

Dated: 12/05/2022

BY: /s/Alyk L. Oflazian

Alyk L. Oflazian (312912)  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
Email: ALOflazian@manleydeas.com  
Attorney for Creditor

Dated: 12/6/2022

BY: /s/ David M. Offen

David M. Offen  
The Curtis Center  
601 Walnut Street, Suite 160 West  
Philadelphia, PA 19106  
Email: dmo160west@gmail.com  
Attorney for Debtor

I do not object to the foregoing Stipulation

/s/ Kenneth E. West

Kenneth E. West  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

The Trustee has no objection to the terms of the Stipulation and executes the Stipulation without prejudice to any of our rights and remedies.

## **ORDER**

The foregoing Stipulation is **APPROVED**.

Date: 12/22/22



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**